

WHAT IS CLAIMED IS:

1. A settlement method using an electronic credit note in a settlement system, comprising a seller device, a buyer device owned by a buyer to trade with a seller having said seller device, an intermediary company device owned by an intermediary company to mediate a trade of goods between said seller and said buyer, and a bank device having a storage section,

wherein said bank device stores upper limit information indicating an upper limit of an amount of the goods sold to said buyer by said intermediary company to be paid to the seller into said storage section, receives approval request information for requesting an electronic credit note issue approval including amount information which indicates a price of the goods sold to said intermediary company by said seller from said intermediary company device, and transmits approval information to said intermediary company device if said upper limit information is lower than said amount information, and

wherein said intermediary company device receives said approval information, generates an electronic credit note which is data representing a contract to pay the amount indicated in said amount information at a predetermined date on the basis of said received approval information, transmits said electronic credit note to said seller device, and sends said generated result as said electronic credit note

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2. A method according to claim 1, said bank device stores discount rate information of said amount payment associating it with said upper limit information and transmits said discount rate information to said seller device via said intermediary company device.

4. A method according to claim 1, wherein said electronic credit note issue information includes said account information and wherein said bank device stores said account information as unsettled balance information in said storage section with associating it with said upper limit information corresponding to said buyer.

6. A method according to claim 1, wherein said bank device associates a seller identifier given to

said each seller, a buyer identifier given to said each buyer, said upper limit information, and said discount rate information with each other and stores them.

7. A settlement method using an electronic credit note in an intermediary company device owned by an intermediary company and connected to a seller device, a buyer device owned by a buyer to trade with a seller having said seller device and a bank device having a storage section for mediating a trade of goods between said seller and said buyer,

wherein said intermediary company device transmits approval request information for requesting an electronic credit note issue approval including account information indicating a value of the goods sold to said intermediary company by said seller, and

wherein said intermediary company receives approval information for permitting said electronic credit note issue approval request generated on the basis of upper limit information and said account information from said bank device having said storage section previously storing said upper limit information indicating an upper limit of an amount paid by said intermediary company to the seller of the goods sold to said buyer, generates the electronic credit note which is data representing a contract to pay the amount indicated in said account information at a predetermined date on the basis of said approval information, transmits said credit note to said seller

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12. A method according to claim 7, wherein said intermediary company device receives application information of using said electronic credit note from said seller device or said buyer device, transmits said application information to said bank device, and transmits said discount rate information to said seller device with an approval notice if it receives the approval notice from said bank device with said discount rate information in response to said application information.

14. A settlement method in an intermediary company device owned by an intermediary company for mediating a trade of goods between a seller and a buyer by using a buyer device owned by said buyer, a seller device owned by said seller, and a bank device,

wherein said intermediary company generates an electronic credit note which is data representing a contract that said intermediary company pays an amount of a value of goods sold to said intermediary company by said seller at a predetermined date and transmits

15. A method according to claim 14, wherein said intermediary company device generates electronic credit note issue information as a fact of generating said electronic credit note and transmits said generated electronic credit note issue information to said bank device and wherein said bank device, having a storage section, stores an unsettled balance indicating an incompleteness of said payment of the value of the goods from said intermediary company to said seller on the basis of said electronic credit note issue information, receives said credit note from said seller, and stores said credit note into said storage section.

15. A method according to claim 14, wherein said intermediary company device generates electronic credit note issue information as a fact of generating said electronic credit note and transmits said generated electronic credit note issue information to said bank device and wherein said bank device, having a storage section, stores an unsettled balance indicating an incompleteness of said payment of the value of the goods from said intermediary company to said seller on the basis of said electronic credit note issue information, receives said credit note from said seller, and stores said credit note into said storage section.

